1.   (Currently amended) A method for evaluating a financial plan including predetermined initial values of investments and one or more contribution or withdrawal amounts corresponding to selected times after the commencement of the financial plan, the method being implemented by a computer, the method comprising the steps of:

calculating, by the computer, the change in a predetermined initial value of an investment over a time interval based on changes in value over a randomly-selected first historical time interval to obtain a changed investment value;

updating, by the computer, the changed investment value based on one or more contribution or withdrawal amounts corresponding to the length of the time interval in accordance with the financial plan to obtain a further changed investment value;

calculating, by the computer, the change in the further changed investment value over a second time interval based on changes over a second historical time interval, said second historical time interval being randomly-selected independent of said first historical time interval, to obtain a second changed investment value;

updating, by the computer, the second changed investment value based on a selected contribution or withdrawal amount corresponding to the length of the second time interval in accordance with the financial plan; and

repeating, by the computer, said steps of calculating and updating with respect to a third historical time interval and a fourth historical time interval, respectively, said third historical time interval and said fourth historical time interval being selected randomly.

2.   (Currently amended) The method of claim 1, further comprising the step of presenting, by the computer, the result of said steps to an individual.

3.   (Original) The method of claim 1, wherein said investments are categorized in more than one asset category, and distinct historical data is employed in calculations for each of said asset categories.

4. (Currently amended) The method of claim 1, <u>further comprising the step of comparing, by the computer,</u> <s>wherein</s> the results of said calculation <s>are compared</s> to a selected financial goal.

5. (Original) The method of claim 1, wherein, after each calculation relative to historical data, an adjustment of the investment value to simulate tax effects is made.

6. (Currently amended) The method of claim 1, further comprising the step of prompting<u>, by the computer,</u> a user to enter the initial investment value, and allocations to asset categories.

7. (Previously presented) The method of claim 1, wherein the steps of calculating and updating are repeated for a plurality of randomly-selected historical intervals until a total of the randomly-selected historical intervals equals a total financial plan period.

8. (Currently amended) A system for evaluating financial plans including predetermined initial values of investments and one or more contribution or withdrawal amounts corresponding to selected times after the commencement of the financial plans, <u>the system</u> comprising:

<s>means</s> <u>a processor configured f</u>or calculating the change in a predetermined initial value of an investment over a time interval based on changes in value over a randomly-selected first historical time interval to obtain a changed investment value;

<s>means</s> <u>the processor further configured f</u>or updating the changed investment value in accordance with one or more contribution or withdrawal amounts corresponding to the length of the time interval in accordance with the financial plan to obtain a further changed investment value;

<s>means</s> <u>the processor further configured f</u>or calculating the change in the further changed investment value over a second time interval based on changes over a randomly-selected second historical time interval to obtain a second changed investment value;

<s>means</s> <u>the processor further configured f</u>or updating the second changed investment value

in accordance with contribution or withdrawal amounts corresponding to the length of the second time interval in accordance with the financial plan; and

~~means~~ the processor further configured for further calculating and updating with respect to a third historical time interval and a fourth historical time interval, respectively, said third historical time interval and said fourth historical time interval being selected randomly.

9.   (Currently amended) The system of claim 8, ~~further comprising means~~ wherein the processor is further configured for presenting the result of said steps to an individual.

10.   (Currently amended) The system of claim 8, ~~further comprising means~~ wherein the processor is further configured for categorizing said investments in more than one asset category, and for employing distinct historical data in calculations for each of said asset categories.

11.   (Currently amended) The system of claim 8, ~~further comprising means~~ wherein the processor is further configured for comparing the results of said calculation to a selected financial goal.

12.   (Currently amended) The system of claim 8, ~~further comprising means~~ wherein the processor is further configured for, after each calculation relative to historical data, adjusting the investment value to simulate tax effects.

13.   (Currently amended) The system of claim 8, ~~further comprising means~~ wherein the processor is further configured for prompting a user to enter the initial investment value, and allocations to asset categories.

14.   (Previously presented) A storage medium having stored therein a plurality of instructions, wherein the plurality of instructions, when executed by a processor, cause the processor to perform the steps of:

calculating the change in a predetermined initial value of an investment over a time

interval based on changes in value over a randomly-selected first historical time interval to obtain a changed investment value;

updating the changed investment value based on one or more contribution or withdrawal amounts corresponding to the length of the time interval in accordance with the financial plan to obtain a further changed investment value;

calculating the change in the further changed investment value over a second time interval based on changes over a randomly-selected second historical time interval to obtain a second changed investment value; and

repeating said steps of calculating and updating with respect to a randomly-selected third historical time interval and a randomly-selected fourth historical time interval, respectively.

15.   (Original) The storage medium of claim 14, wherein the plurality of instructions, when executed by a processor, cause the processor to perform the further step of presenting the result of said steps to an individual.

16.   (Original) The storage medium of claim 14, wherein the plurality of instructions, when executed by a processor, cause the processor to perform the further step of, for investments categorized in more than one asset category, employing distinct historical data is employed in calculations for each of said asset categories.

17.   (Original) The storage medium of claim 14, wherein the plurality of instructions, when executed by a processor, cause the processor to perform the further step of comparing the results of said calculation to a selected financial goal.

18.   (Original) The storage medium of claim 14, wherein the plurality of instructions, when executed by a processor, cause the processor to perform the further step of, after each calculation relative to historical data, adjusting the investment value to simulate tax effects.

19.   (Previously presented) The storage medium of claim 14, wherein the plurality of instructions, when executed by a processor, cause the processor to perform the further step of prompting a user to enter the initial investment value, and allocations to asset categories.

20.   (Currently amended) The method of claim 1, further comprising the step of updating, by the computer, the changed investment value based on one or more withdrawal amounts corresponding to an anticipated large expense.

21.   (Currently amended) The system of claim 8, ~~further comprising means~~ wherein the processor is further configured for updating the changed investment value based on one or more withdrawal amounts corresponding to an anticipated large expense.

22.   (Currently amended) The system of claim 8, ~~further comprising means~~ wherein the processor is further configured for repeatedly calculating and updating for a plurality of randomly-selected historical intervals until a total of the randomly-selected historical intervals equals a total financial plan period.

23.   (Previously presented) The storage medium of claim 14, wherein the plurality of instructions, when executed by a processor, cause the processor to perform the further step of updating the changed investment value based on one or more withdrawal amounts corresponding to an anticipated large expense.

24.   (Previously presented) The storage medium of claim 14, wherein the plurality of instructions, when executed by a processor, cause the processor to repeat said steps of calculating and updating with respect to a randomly-selected third historical time interval and a randomly-selected fourth historical time interval, respectively.

25.   (Currently amended) A method for calculating a change in a predetermined initial value of an investment over a plan time interval, the method being implemented by a computer, the method comprising the steps of:

calculating, by the computer, a change in the predetermined initial value over a randomly-selected first historical time interval to obtain a first interim changed investment value;

calculating, by the computer, a change in the first interim changed investment value over a randomly-selected second historical time interval to obtain a second interim changed investment value;

repeating, by the computer, the second calculating step with respect to a plurality of randomly-selected historical time intervals until a sum of all of the historical time intervals equals the plan time interval; and

presenting the result of the last repeated calculating step to an individual.

26.   (Previously presented) The method of claim 25, wherein the change in the initial value is calculated in part based on one or more predefined contributions or withdrawals occurring during the portion of the plan interval corresponding to the first historical time interval, and wherein the change in each interim changed investment value is calculated in part based on one or more predefined contributions or withdrawals occurring during the portion of the plan interval corresponding to each respective historical time interval.